

**Information to identify the case:**

Debtor 1	<u>Elaina Marie Stumpo</u>	Social Security number or ITIN	xxx-xx-4580
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10268-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Elaina Marie Stumpo

10/18/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Elaina Marie Stumpo  
Debtor

Case No. 19-10268-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Oct 18, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:

Recip ID	Recipient Name and Address
db	+ Elaina Marie Stumpo, 1844 East 33rd Street, Erie, PA 16510-2660
15015778	+ ACL, 1526 Peach Street, Erie, PA 16501-2110
15015783	+ Boyfriend, 1844 East 33rd Street, Erie, PA 16510-2660
15015785	+ Childrens Community Pediatrics of Erie, 3580 Peach Street, Erie, PA 16508-2776
15015789	+ Edinboro University, c/o Edinboro University Student Account, 210 Glasgow Rd., Edinboro, PA 16444-0001
15015810	+ Edinboro University, 219 Meadville, Edinboro, PA 16444-0001
15035510	+ Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul MN 55116-0129
15015795	+ Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
15015816	Penelec, PO Box 3687, Akron, OH 44309-3687
15015818	+ Widget Federal Credi, 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 19 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 19 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: ECMCBKNotices@ecmc.org	Oct 18 2022 23:44:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ EDI: PRA.COM	Oct 19 2022 03:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
15015780	Email/Text: ebn@americollect.com	Oct 18 2022 23:45:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15015782	+ EDI: CINGMIDLAND.COM	Oct 19 2022 03:43:00	AT& T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15015779	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
15015781	^ MEBN	Oct 18 2022 23:43:02	Apex Asset Management, Attn: Bankruptcy, 2501

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			Oregon Pike, Ste 201, Lancaster, PA 17601-4890
15052879	Email/PDF: bncnotices@becket-lee.com	Oct 18 2022 23:55:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15015786	+ EDI: WFNNB.COM	Oct 19 2022 03:43:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15015787	+ Email/Text: dylan.succa@commercialacceptance.net	Oct 18 2022 23:44:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15015788	+ EDI: NAVIENTFKASMDOE.COM	Oct 19 2022 03:43:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
15072211	Email/Text: ECMCBKNotices@ecmc.org	Oct 18 2022 23:44:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
15056198	EDI: JEFFERSONCAP.COM	Oct 19 2022 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15015784	EDI: JPMORGANCHASE	Oct 19 2022 03:43:00	Chase Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224
15056523	EDI: JPMORGANCHASE	Oct 19 2022 03:43:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15015790	EDI: JEFFERSONCAP.COM	Oct 19 2022 03:43:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15015791	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 18 2022 23:44:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15017797	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2022 23:55:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15015792	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2022 23:55:15	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15091179	+ EDI: AISMIDFIRST	Oct 19 2022 03:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15059922	EDI: NAVIENTFKASMDOE.COM	Oct 19 2022 03:43:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15015793	+ Email/Text: electronicbkydocs@nelnet.net	Oct 18 2022 23:45:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15015794	+ EDI: AGFINANCE.COM	Oct 19 2022 03:43:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15049269	+ EDI: AGFINANCE.COM	Oct 19 2022 03:43:00	Onemain, PO Box 3251, Evansville, IN 47731-3251
15033364	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15091185	EDI: PRA.COM	Oct 19 2022 03:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15054879	EDI: Q3G.COM	Oct 19 2022 03:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15029509	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Oct 18 2022 23:55:32	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
15058892	^ MEBN	Oct 18 2022 23:43:48	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15015796	+ EDI: VERIZONCOMB.COM	Oct 19 2022 03:43:00	Verizon, Verizon Wireless Bk Admin, 500

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15054035	EDI: AIS.COM		Technology Dr Ste 550, Weldon Springs, MO 63304-2225
		Oct 19 2022 03:43:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15015797	+ Email/Text: collections@widgetfinancial.com		
		Oct 18 2022 23:45:00	Widget Federal Credit Union, 2154 E. Lake Rd., Erie, PA 16511-1140
15015798	+ Email/Text: ebn@wfcorp.com		
		Oct 18 2022 23:45:00	William Fudge, Po Box 11590, Rock Hill, SC 29731-1590
TOTAL: 36			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		MidFirst Bank
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
15015799	*+	ACL, 1526 Peach Street, Erie, PA 16501-2110
15015801	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15015803	*+	AT& T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15015800	*+	Aes/pheaafn, Pob 61047, Harrisburg, PA 17106-1047
15015802	*+	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
15015804	*+	Boyfriend, 1844 East 33rd Street, Erie, PA 16510-2660
15015806	*+	Childrens Community Pediatrics of Erie, 3580 Peach Street, Erie, PA 16508-2776
15015807	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15015808	*+	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15015809	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
15172220	*	Educational Credit Management Corporation, PO BOX 16408, St. Paul, MN 55116-0408
15015805	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224
15015811	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15015812	*+	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15015813	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15015814	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15015815	*+	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15015817	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15015819	*+	William Fudge, Po Box 11590, Rock Hill, SC 29731-1590

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed

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**below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Elaina Marie Stumpo rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Debtor Elaina Marie Stumpo richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pawb@fedphe.com

TOTAL: 6